imports, and also to garner additional revenue to the extent possible.

(c) and (d) The Government does not perceive any hightened risk on account of increased smuggling as a result of the increase in duty rates. However, the field formations have been alerted to maintain a strict vigil against any spurt in smuggling activity.

**Credit Deposit Ratio of Public Sector Banks**

*17. SHRI NILOTPAL BASU:
SHRI DIPANKAR MUKHERJEE:

Will the Minister of FINANCE be pleased to state:

(a) the State-wise details of the credit deposit ratio of public sector banks of different States registered during , the last three years:

(b) whether there is any attempt on the part of the Government to rectify the situation and take steps to overcome regional imbalance, if any; and

(c) if so, the action proposed to be taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN): (a) The Credit Deposit Ratio (CDR) of public sector banks, State/Union Territory-wise as on the last Friday of March 1996, 1997 and 1998 is given in the Statement. *(See* below)

(b) and (c) CDR of public sector banks in many States is less than the all India average. The main reasons for variation of CDR among the States include the variation in credit absorption capacity as also the variation in Banks Capital as a percentage of Non-Performing Assets (NPAs) which have an impact on the Banks capacity to expand credit. The flow of credit in a State/Region depends upon various factors like availability of adequate infrastructural facilities, credit absorption capacity of the region, development of medium and large industries, properly developed marketing facilities, conductive atmosphere for investment, entreprenurial initiatives, law and order situation in the region, satisfactory recovery position of bank dues, etc.

For increasing the flow of credit to the priority sectors in the rural and semi-urban areas, the Annual Credit Plans (ACPs) area prepared for each district every year and implementation thereof is monitored by the various fora created under the Lead Bank Scheme.

**Statement**

*State/Union Territory-Wise Credit Deposit Ratio (CDR) of public sector banks as on the last Friday of March, 1996, 1997 and 1998*

CDR (In per cent)

| | STATE/UNION TERRITORY | MAR 1996 | MARC 1997 | MAR 1998 |
|---|---|---|---|---|
| 1. | Andhra Pradesh | 83.1 | 80.2 | 75.3 |
| 2. | Arunachal Pradesh | 9.9 | 9.7 | 10.7 |
| 3. | Assam | 39.0 | 34.6 | 32.7 |
| 4. | Bihar | 31.2 | 29.9 | 27.1 |
| 5. | Goa | 26.5 | 25.2 | 24.4 |
| 6. | Gujarat | 52.1 | 47.9 | 45.7 |
| 7. | Haryana | 46.4 | 42.9 | 43.2 |
| X. | Himachal Pradesh | 25.9 | 23.7 | 21.7 |
| 9. | Jammu & Kashmir | 22.5 | 20.8 | 20.8 |
| 10 | Karnataka | 68.4 | 71.2 | 68.8 |
| 11 | Kerala | 43.4 | 43.1 | 42.9 |
| 12 | Madhya Pradesh | 58.0 | 52.9 | 52.4 |
| 13 | Maharashtra | 79.5 | 70.5 | 76.3 |
| 14 | Manipur | 53.4 | 57.7 | 58.9 |
| 15 | Meghalaya | 13.8 | 13.7 | 14.5 |
| 16 | Mizoram | 14.2 | 11.7 | 20.6 |
| 17 | Nagaland | 28.2 | 24.8 | 19.0 |
| 18 | National Capital Territory of Delhi | 71.5 | 63.4 | 58.6 |
| 19 | Orissa | 54.1 | 48.0 | 44.1 |
| 20 | Punjab | 42.0 | 39.5 | 39.4 |
| 21 | Rajasthan | 47.7 | 45.5 | 48.5 |
| 22 | Sikkim | 19.3 | 17.7 | 20.7 |
| 23 | Tamil Nadu | 95.5 | 93.0 | 89.5 |
| 24 | Tripura | 32.3 | 31.8 | 29.2 |
| 25 | Uttar Pradesh | 33.8 | 31.2 | 28.4 |
| 26 | West Bengal | 53.8 | '47.2 | 45.8 |
| 27 | Andaman & Nicobar Island | 16.5 | 16.0 | 15.1 |
| 28 | Chandigarh | 140.3 | 95.7 | 64.2 |
| 29 | Dadra & Nagar Haveli | 20.7 | 18.6 | 21.4 |
| 30 | Daman & Diu | 23.3. | 21.9 | ' 20.6 |
| 31 | Lakshadweep | 9.6 | 8.8 | 9.9 |
| 32 | Pondicherry | 42.5 | 39.6 | 36.4 |
| | All India | 60.5 | 5.2 | 54.0 |